

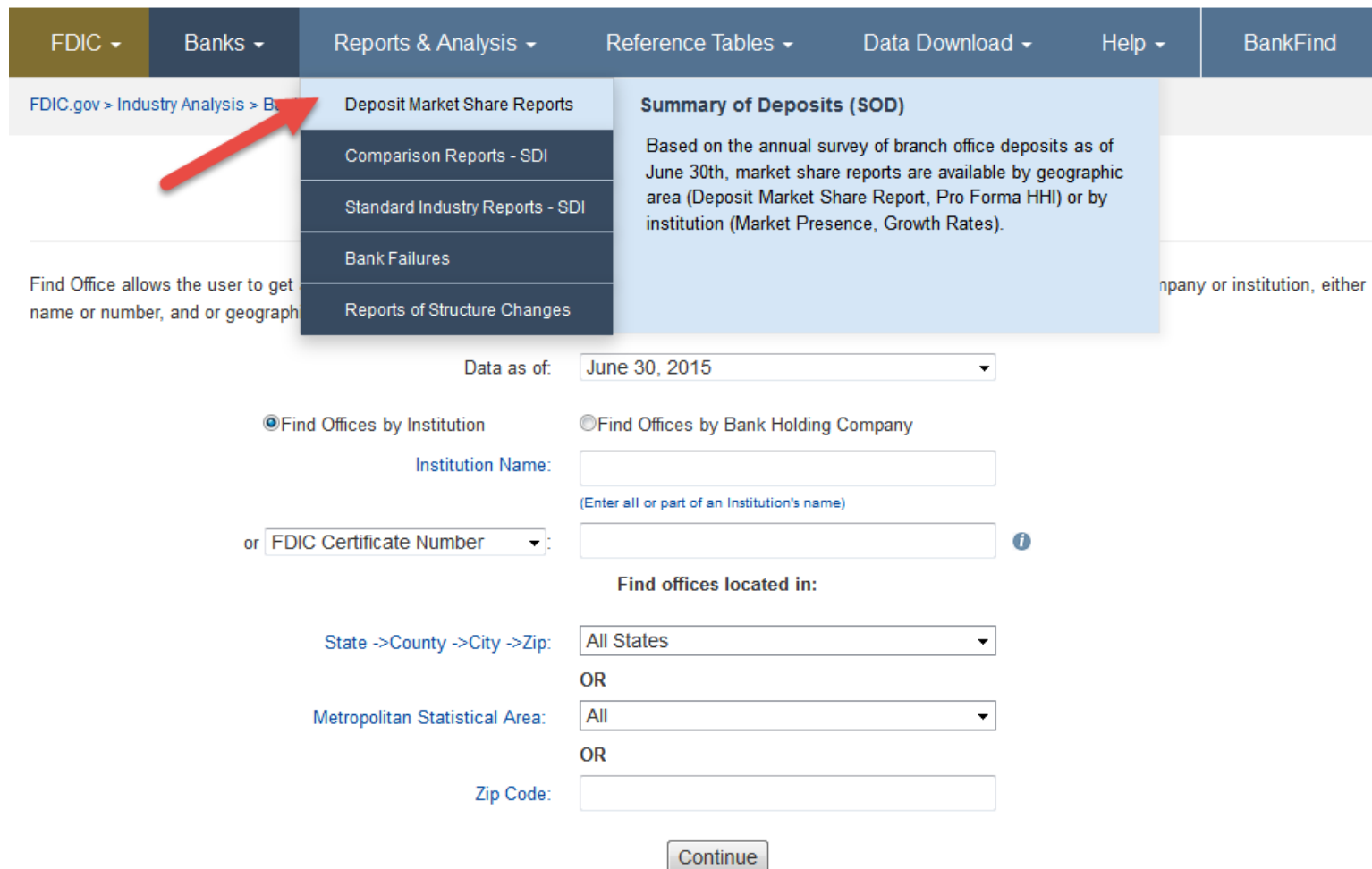
Learn how to navigate through the SOD

The Summary of Deposits (SOD) is the annual survey of branch office deposits for all FDIC-insured institutions including insured U.S. branches of foreign banks. Data are as of June 30. Users can access these data by: (1) single institution, (2) institutions within a geographic area, or (3) aggregated within a geographic area. SOD features include custom market share reports and downloads.

- 1 Go to www.FDIC.gov and on the homepage select **Industry Analysis**.
- 2 Then select **Bank Data & Statistics** and the **Summary of Deposits** link

The screenshot shows the FDIC website homepage. The header includes the FDIC logo, the text "Federal Deposit Insurance Corporation" and "Each depositor insured to at least \$250,000 per insured bank", and social media icons. A search bar is located in the top right. The main navigation menu is visible, with "Industry Analysis" selected. A dropdown menu is open under "Industry Analysis", showing "Bank Data & Statistics" as the selected option. Another dropdown menu is open under "Bank Data & Statistics", with "Summary of Deposits" highlighted by a red arrow. The background of the website features a large image of a building and a "Deposit Insurance Seminar" announcement.

3 Select **Deposit Market Share Reports** from the Reports & Analysis heading.



The screenshot shows the FDIC website navigation menu with the following items: FDIC, Banks, Reports & Analysis, Reference Tables, Data Download, Help, and BankFind. The 'Reports & Analysis' dropdown menu is open, showing the following options: Deposit Market Share Reports, Comparison Reports - SDI, Standard Industry Reports - SDI, Bank Failures, and Reports of Structure Changes. A red arrow points to the 'Deposit Market Share Reports' link. The 'Summary of Deposits (SOD)' page is displayed, featuring a blue header with the title and a description: 'Based on the annual survey of branch office deposits as of June 30th, market share reports are available by geographic area (Deposit Market Share Report, Pro Forma HHI) or by institution (Market Presence, Growth Rates).' Below the header, there is a search form with the following fields: 'Data as of:' (June 30, 2015), 'Find Offices by Institution' (selected), 'Find Offices by Bank Holding Company', 'Institution Name:' (text input), 'or FDIC Certificate Number' (dropdown), 'Find offices located in:', 'State ->County ->City ->Zip:' (dropdown), 'Metropolitan Statistical Area:' (dropdown), and 'Zip Code:' (text input). A 'Continue' button is located at the bottom of the form.

FDIC.gov > Industry Analysis > Bank Data & Statistics > Summary of Deposits

Deposit Market Share Reports

Comparison Reports - SDI

Standard Industry Reports - SDI

Bank Failures

Reports of Structure Changes

Summary of Deposits (SOD)

Based on the annual survey of branch office deposits as of June 30th, market share reports are available by geographic area (Deposit Market Share Report, Pro Forma HHI) or by institution (Market Presence, Growth Rates).

Find Office allows the user to get name or number, and or geographic area, either by company or institution, either by name or number.

Data as of: June 30, 2015

☒ Find Offices by Institution

☐ Find Offices by Bank Holding Company

Institution Name:

(Enter all or part of an Institution's name)

or FDIC Certificate Number:

Find offices located in:

State ->County ->City ->Zip:

OR

Metropolitan Statistical Area:

OR

Zip Code:

Continue

4 The **Deposit Market Share Report** provides a summary of all FDIC-insured institutions, the number of branches, the amount of deposits and the percentage of their market share for any specified geographic area (state, county, city, zip code). Multiple geographic components can be combined to create user defined custom markets (e.g. multiple counties, zip codes and cities) by holding down the Control key while selecting within the list box.

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[Report](#) ☒ State->County->City->Zip
☐ Metropolitan Statistical Area (MSA)

[Deposits as of](#) June 30, 2014 ▼

[Report Content](#) ☒ Custom Market Share, by Institution
☐ Custom Market Share, by Bank Holding Company(BHC) and Institution
☐ State, by Institution
☐ County Summary Totals only
☐ Zip Code, by Institution (Defaults to all states)
(Note: Processing time may take longer for larger states)

[State](#) Iowa ▼

[Sort By](#) ☒ Market Share
☐ BHC/Institution Name

[Continue](#)

5 The **Pro Forma (HHI) Report** offers the ability to see the before and after effects of proposed mergers or acquisitions within a specified geographic market. After selecting the geographic market, the user must select the acquiring institution as well as the divested institution or branches of an institution in order to get the results. The results include the before ("Old_Bank") and after (New_Bank) data with the summary of all FDIC-insured institutions within the geographic area as well as the number of branches, the amount of deposits, the market share and Herfindahl-Hirschman Index, [HHI](#). Multiple geographic components can be combined to create user defined custom markets (e.g. multiple counties, zip codes and cities) by holding down the Control key while selecting within the list box.

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[Report](#) ☒ State->County->City->Zip
☐ Metropolitan Statistical Area (MSA)

[Deposits as of](#) June 30, 2014 ▼

[Report Content](#) ☒ Custom Market Share, by Institution
☐ Custom Market Share, by Bank Holding Company(BHC) and Institution
☐ State, by Institution
☐ Zip Code, by Institution (Defaults to all states)
(Note: Processing time may take longer for larger states)

[State](#) Alabama ▼

[Sort By](#) ☒ Market Share
☐ BHC/Institution Name

[Continue](#)

- 6 Scroll to locate the county. Select a county (e.g. Fremont). Click the **Continue** button.

State **Iowa**

County

Pick List (optional)

Cities ☐

Zip ☐

Codes

Decatur
Delaware
Des Moines
Dickinson
Dubuque
Emmet
Fayette
Floyd
Franklin
Fremont

Continue

- 7 Click the **ADD** button to add additional criteria.

Selected Criteria Summary

This page lists the criteria that you have selected. To add additional criteria, click the ADD button. To generate the report, click the Report button. This information will be generated on the Market Share Report. Please note that the search criteria is limited to a maximum of 10 lines.

	Modify	Remove	State	County	City (USPS)	Zip Code
1.	<input type="radio"/>	<input type="checkbox"/>	Iowa	Fremont	all	all

Modify **Remove** **ADD** **Run Report**



8

Select another state (e.g. Missouri). Click the **Continue** button. Select another county (e.g. Atchison). Click the **Continue** button. Click the **Run Report** button after all states and counties have been selected.

States:

- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Marshall Islands
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri**
- Montana
- Nebraska

Continue

County

- All counties
- Adair
- Andrew
- Atchison**
- Audrain
- Barry
- Barton
- Bates
- Benton
- Bollinger

Continue

Pick List (optional)

Cities ☐

Zip Codes ☐

Selected Criteria Summary

This page lists the criteria that you have selected. To add additional criteria, click the ADD button. To generate the report, click the Report button. This information will be generated on the Market Share Report. Please note that the search criteria is limited to a maximum of 10 lines.

	Modify	Remove	State	County	City (USPS)	Zip Code
1.	<input type="radio"/>	<input type="checkbox"/>	Iowa	Fremont	all	all
2.	<input type="radio"/>	<input type="checkbox"/>	Missouri	Atchison	all	all

Modify

Remove

ADD

Run Report



- 9 On the **Deposit Market Share Report**, confirm your selections. Use the **drop down** menu to change dates and select Run Report to update changes.

Offices and Deposits of all FDIC-Insured Institutions

Deposit Market Share Report

Deposits as of: June 30, 2014 ▾

Sorted by: Market Share ▾

[Run Report](#)

Selected Market					June 30, 2014					
State:	County:	City:	Zip Code:		Outside of Market		Inside of Market			
IOWA	FREMONT	ALL	ALL		No. of Offices	Deposits (\$000)	No. of Offices	Deposits (\$000)	Market Share	
MISSOURI	ATCHISON	ALL	ALL							
Institution Name	CERT	State (Hqtrd)	Bank Class	State/Federal Charter						
Great Western Bank	15289	SD	NM	State	163	6,998,342	2	73,051	18.56%	
Tri-Valley Bank	12417	IA	NM	State	1	7,955	1	61,552	15.64%	
NBH Bank, National Association	59052	MO	N	Federal	97	3,993,556	1	60,425	15.35%	
Citizens Bank & Trust	14293	MO	NM	State	2	19,648	1	57,850	14.70%	
Farmers State Bank	13897	MO	NM	State	7	143,092	2	49,333	12.54%	
Arbor Bank	33450	NE	NM	State	4	175,622	1	30,983	7.87%	
Glenwood State Bank	956	IA	SM	State	4	128,556	1	28,602	7.27%	
U.S. Bank National Association	6548	OH	N	Federal	3,237	263,641,677	1	19,670	5.00%	
First Heritage Bank	4457	IA	SM	State	1	24,313	1	12,063	3.07%	
Number of Institutions in the Market: 9					TOTALS	3,516	275,132,761	11	393,529	100.00

- 10 This will bring up the **Preliminary Pro Forma Deposit Market Share Report**. Select the Acquiring Institution by clicking the **radio button** under "ACQ". Select the merged institution by clicking the **checkbox** under Merged to the left of the institution being acquired. To select specific branches, click on the Number of Offices **hyperlink**. This will bring up the list of offices. Click the "Clear All" button, then make your office selections by clicking the check box to the left of each office. Click Continue. From the Preliminary Pro Forma Deposit Market Share Report, click the Create Final Report button at the bottom of the page. This will generate the final report. The change in the HHI as a result of this activity will be displayed at the bottom of the page

Offices and Deposits of all FDIC-Insured Institutions

Preliminary Pro Forma Deposit Market Share Report

Deposits as of: June 30, 2014 ▾

Total Assets as of: December 31, 2014 ▾

Sorted by: Market Share ▾

[Create Final Report](#)

Selected Market					Total Assets as of December 31, 2014		Market Data June 30, 2014			Squared Market Share
State:	County:	City:	Zip Code:				No. of Offices	Deposits (\$000)	Market Share	
ALABAMA	AUTAUGA, BALDWIN	ALL	ALL							
CALIFORNIA	AMADOR, BUTTE	ALL	ALL							
Acq	Merge	Institution Name	CERT	State (Hqtrd)	Bank Class	State/Federal Charter				
<input type="radio"/>	<input type="checkbox"/>	Wells Fargo Bank, National Association	3511	SD	N	Federal	1,532,784,000	17	1,265,172	16.04%
<input type="radio"/>	<input type="checkbox"/>	Regions Bank	12368	AL	SM	State	118,801,411	15	783,408	9.93%
<input type="radio"/>	<input type="checkbox"/>	Tri Counties Bank	21943	CA	NM	State	3,914,553	11	709,309	8.99%
<input type="radio"/>	<input type="checkbox"/>	Bank of America, National Association	3510	NC	N	Federal	1,574,093,000	8	621,503	7.88%
<input type="radio"/>	<input type="checkbox"/>	Compass Bank	19048	AL	SM	State	79,624,553	8	539,343	6.84%
<input type="radio"/>	<input type="checkbox"/>	PNC Bank, National Association	6384	DE	N	Federal	335,060,000	11	414,859	5.26%
<input type="radio"/>	<input type="checkbox"/>	JPMorgan Chase Bank, National Association	628	OH	N	Federal	2,074,952,000	4	345,141	4.38%
<input type="radio"/>	<input type="checkbox"/>	Rabobank, National Association	23364	CA	N	Federal	15,154,000	4	315,875	4.00%
<input type="radio"/>	<input type="checkbox"/>	Centennial Bank	11241	AR	SM	State	7,384,531	7	273,229	3.46%
<input type="radio"/>	<input type="checkbox"/>	Branch Banking and Trust Company	9846	NC	NM	State	182,489,046	8	243,161	3.08%
<input type="radio"/>	<input type="checkbox"/>	El Dorado Savings Bank, F.S.B.	30953	CA	SB	Federal	1,893,663	4	180,309	2.29%
<input type="radio"/>	<input type="checkbox"/>	U.S. Bank National Association	6548	OH	N	Federal	398,978,359	4	176,030	2.23%



- 11 Select the **Market Presence** tab. The Market Presence Report identifies where an institution operates geographically; by state, county or Metropolitan Statistical Area (MSA), in a single report.

Deposit Market Share Pro-Forma **Market Presence** Growth Rate

The Market Presence Report identifies where an institution operates geographically; by state, county or Metropolitan Statistical Area (MSA), in a single report.

[Institution](#) ☒ Market Presence by Financial Institution (CERT)
☐ Market Presence by Holding Company (RSSD)

* [CERT](#) [Lookup](#)

[Report](#) National

[Deposits as of](#) June 30, 2014

[Continue](#)

- 12 Select the **Growth Rate** tab. The Growth Rate Report provides the ability to compare two years of data for any FDIC-insured institution or bank holding company by state, county or MSA. This data is available annually back to 1994.

Deposit Market Share Pro-Forma Market Presence **Growth Rate**

The Growth Rate Report provides the ability to compare two years of data for any FDIC-insured institution or bank holding company by state, county or MSA.

[Institution](#) ☒ Growth Rate Comparison by Financial Institution (CERT)
☐ Growth Rate Comparison by Holding Company (RSSD)

* [CERT](#) [Lookup](#)

[Report](#) National

Start Year June 30, 2013

End Year June 30, 2014

[Continue](#)

- 13 The Market Presence Report. Previous year data for the same report is created by changing the date in the **drop-down** menu at the top and selecting on the **Run Report** link.

Market Presence Report

National

[First Bank](#) - Cert: 14885
Ketchikan, AK

Deposits as of: June 30, 2014 ▼

[Run Report](#)

(Dollar amounts in thousands)

<input type="checkbox"/> All States	First Bank		All FDIC-Insured Institutions		June 30, 2014
State	Number of Offices	Deposits	Number of Offices	Deposits	Deposit Market Share (%)
Alaska	9	425,393	130	10,661,883	3.99
Other States:	0	0	94,595	10,102,054,018	
National Totals:	9	425,393	94,725	10,112,715,901	0.00

14 The Growth Rate Report

Growth Rate Report

National: 2013 - 2014

[First Bank](#) - Cert: 14885
Ketchikan, AK

(Dollar amounts in thousands)

State	2014		2013		Change		Deposit Growth Rate (%)
	Number of Offices	Deposits	Number of Offices	Deposits	Number of Offices	Deposits	
Alaska	9	425,393	9	398,004	0	27,389	6.88
Totals:	9	425,393	9	398,004	0	27,389	6.88



Please note that the SOD data does not break out types of deposits. This data as well as all other financial data is reported on the quarterly Call Reports and is available on an aggregate basis by institution, but not at the branch level. Therefore, all geographic data for each institution would only be reported at the main office location. See Call Reports, http://www2.fdic.gov/Call_TFR_Rpts/index.asp, ID, <http://www2.fdic.gov/idasp/index.asp>, or SDI, <http://www2.fdic.gov/sdi/index.asp>.

NOTE: If you should need to create a customized version of this data, there are two options:

- 1) Create the market share report as defined above. Then cut and paste the results into an Excel spreadsheet to perform your analysis.
- 2) Use the SOD Download option. The data will then be available in a csv file that can be opened in Excel.

To be notified of current data releases, please subscribe to our free subscription service at https://service.govdelivery.com/service/multi_subscribe.html and select the Summary of Deposits.

